

Information to identify the case:

Debtor 1	<u>Justin S. Boumans</u>	Social Security number or ITIN	xxx-xx-9260
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-10069-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Justin S. Boumans

6/8/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Justin S. Boumans
Debtor

Case No. 22-10069-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 08, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2022:

Recip ID	Recipient Name and Address
db	+ Justin S. Boumans, 26472 State Highway 98, Edinboro, PA 16412-4238
15453626	+ Allegheny Clinical Radiology, PO Box 1198, Somerset, PA 15501-0336
15453627	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15453630	+ Associated Clinical Laboratories, 1526 Peach Street, Erie, PA 16501-2190
15453631	BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101
15453635	Collection Service Center Inc., P.O. Box 560, New Kensington, PA 15068-0560
15453636	+ Ellen Boumans, 26472 St. Hwy 98, Edinboro, PA 16412-4238
15453640	+ Meadville Diagnostic, 751 Liberty Street, Meadville, PA 16335-2591
15453641	Meadville Medical Center, PO Box 801696, Kansas City, MO 64180-1696
15453654	+ Rita Trace, 25776 Crossingville Road, Edinboro, PA 16412-4102
15453655	+ Sharp Collections, 114 N. Mercer Avenue, PO Box 81, Sharpsville, PA 16150-0081
15453657	+ TMS / Prime Mortgage, 135 Maxess Road, Melville, NY 11747-3801
15453661	USA Radiology of PA, PO Box 2153, Dept 5627, Birmingham, AL 35287-9283
15453662	+ Valley Dental Center, PO Box E, 906 Washington St., Conneautville, PA 16406-7138

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: john.melaragno@txitrustee.com	Jun 08 2022 23:55:00	John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502
smg	EDI: PENNDEPTREV	Jun 09 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 08 2022 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 09 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 08 2022 23:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jun 09 2022 03:58:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15453629	+ EDI: GMACFS.COM	Jun 09 2022 03:58:00	Ally Financial, Attn: Bankruptcy, Po Box 380901,

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			Bloomington, MN 55438-0901
15453628	+ EDI: GMACFS.COM	Jun 09 2022 03:58:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15453633	+ EDI: CITICORP.COM	Jun 09 2022 03:58:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15453634	+ EDI: CITICORP.COM	Jun 09 2022 03:58:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15453637	+ Email/Text: BK@servicingdivision.com	Jun 08 2022 23:55:00	Equity Prime Mortgage/t, 500 South Broad Street, Meriden, CT 06450-6643
15453638	^ MEBN	Jun 08 2022 23:50:09	FBCS, Inc., 330 Warminster Road, Suite 353, Hatboro, PA 19040-3433
15453643	+ Email/Text: Bankruptcies@nragroup.com	Jun 08 2022 23:55:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
15453645	+ Email/Text: Bankruptcies@nragroup.com	Jun 08 2022 23:55:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
15453649	+ EDI: NAVIENTFKASMSERV.COM	Jun 09 2022 03:58:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15453647	+ EDI: NAVIENTFKASMDOE.COM	Jun 09 2022 03:58:00	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15453632	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2022 23:55:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15453651	+ EDI: CCS.COM	Jun 09 2022 03:58:00	Progressive Insurance, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15453653	+ EDI: PINNACLE.COM	Jun 09 2022 03:58:00	Radius Global Solutions, Attn: Bankruptcy, 7831 Glenroy Rd, Ste 250, Edina, MN 55439-3117
15453652	+ EDI: PINNACLE.COM	Jun 09 2022 03:58:00	Radius Global Solutions, 9550 Regency Square Blvd, Jacksonville, FL 32225-8116
15453656	+ EDI: CITICORP.COM	Jun 09 2022 03:58:00	THD/CBNA, One Court Square, Long Island City, NY 11120-0001
15453659	+ Email/Text: bankruptcydepartment@tsico.com	Jun 08 2022 23:55:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15453658	+ Email/Text: bankruptcydepartment@tsico.com	Jun 08 2022 23:55:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15453660	^ MEBN	Jun 08 2022 23:50:09	Tri-State Adjustments, PO Box 3219, La Crosse, WI 54602-3219
15453663	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 08 2022 23:55:00	Zales, c/o Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Equity Prime Mortgage LLC
aty	*P++	JOHN C MELARAGNO, 502 WEST SEVENTH STREET, ERIE PA 16502-1333, address filed with court., John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502
15453639	*+	FBCS, Inc., 330 Warminster Road, Suite 353, Hatboro, PA 19040-3433
15453644	*+	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
15453646	*+	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
15453650	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500

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15453648 *+ Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15453642 ##+ National Recovery, 4201 Crums Mill Road, Harrisburg, PA 17112-2893

TOTAL: 1 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Equity Prime Mortgage LLC bnicholas@kmlawgroup.com
John C. Melaragno, Trustee	on behalf of Trustee John C. Melaragno Trustee johnm@mplegal.com, jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@t itlexi.com
John C. Melaragno, Trustee	johnm@mplegal.com jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@t itlexi.com
Kenneth Steidl	on behalf of Debtor Justin S. Boumans julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st eidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5